

## Coupons, Discount Clubs, Rewards...Oh My!

Written by Marcia Humphrey

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I just finished tucking my Sally Beauty 20% Discount Coupon in my official coupon pouch. I usually go to Sally's for hair products, so I joined their frequent shopper club. Although they "sell" you the membership for \$5, it's essentially free because they give you a \$5 certificate to use the following month. In addition, you receive monthly discount coupons and other perks.

I am feeling so proud of myself these days. See, I used to be one of those folks who clipped coupons every Sunday, but never had them on hand when I got to the checkout register. Those days are over! Now I am always ready to save money, even on impromptu shopping trips because I carry my handy coupon pouch in my purse at all times (bonus: it's a repurposed clear, zippered pouch, so I can easily see inside to be certain I have all my coupons). It has become as important as my wallet.

During these tough economic times, retailers are desperate to get shoppers in the door, and on their websites. I get so many more discount coupons these days, and I even regularly get a \$10-dollar gift card (with no strings) from Kohl's and occasionally from JCPenney. In addition, credit card companies are aggressively seeking customers with rewards programs that offer great benefits.

Are you taking full advantage of the savings at your favorite store and your credit card rewards programs? I hope so, because it's a great way to save big on items that you already plan to purchase... (You did catch the "already plan to purchase" part, right?).

Did You Know that Discover Card has offers of up to 5% cash back on purchases? American Express and many others also have cash back programs. Of course, you must read the fine print, so visit the card's website for full details. Also, consider visiting [www.rewardscards.com](http://www.rewardscards.com).

This site may provide you with helpful information on the most useful credit cards to have based on your purchasing habits and interests.

Did You Know that you could find and print the same coupons from Sunday's paper at [www.s](http://www.s)

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[martsource.com](http://martsource.com)

or

[www.redplum.com](http://www.redplum.com)

? No need to search through the paper, plus you save a tree!

Did You Know that inside many of the credit card statements you receive, are discount coupons? For instance, Macy's just sent a coupon for a 20% discount. Resist the urge to think of it as a license to spend aimlessly. Instead, thoughtfully consider your list of needed items (that list should also be kept inside your coupon pouch), and shop accordingly. If you are not in need of anything now, tuck it away in your coupon pouch, or share it with a friend.

While I am not encouraging you to run out and open credit card accounts in order to get coupons, I am suggesting that you review your credit card rewards and perks programs and make sure that you are gaining the full benefit from them. If you travel often, you might consider closing your current visa and opening the Southwest Airlines Rapid Rewards Visa. Our family's strategy is to avoid interest fees by paying our credit cards off each month. So that we don't forget, I often write a check and pay for the items I just charged on the credit card before leaving the store. If using credit is too much of a temptation for you, by all means, stick with the cash-only system. Just remember to join the frequent shopper club at your favorite store-and don't forget your coupons! Enjoy!

Marcia Humphrey is an interior decorator and home stager who specializes in achieving high style at low costs. A native of Michigan, she and her husband, Lonnie, have three children.